

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: CHARLOTTE C. CHARLES	§	Case No. 1:17-bk-01597
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/18/2017.
- 2) The plan was confirmed on 05/31/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/26/2020, 07/21/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 05/21/2021.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 25,900.00	
Less amount refunded to debtor(s)	\$ 13.06	
NET RECEIPTS		\$ 25,886.94

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 6,217.44	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,916.70	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,134.14
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LISA A RYNARD, ESQUIRE	Lgl	0.00	6,717.44	6,717.44	6,217.44	0.00
COMMONWEALTH OF	Pri	0.00	1,358.97	207.62	168.72	0.00
COMMONWEALTH OF	Sec	1,478.80	1,358.97	1,141.30	0.00	0.00
COMMONWEALTH OF	Uns	0.00	1,358.97	10.05	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	27,242.48	27,085.08	19,888.27	16,161.70	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	27,085.08	7,196.81	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Sec	21,100.00	20,739.97	16.77	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	922.00	883.67	883.67	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	698.86	698.86	562.76	0.00
KEYSTONE COLLECTIONS GROUP	Pri	1,716.37	1,067.51	1,067.51	859.62	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	799.00	839.36	839.36	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	32,194.40	19,378.82	19,378.82	0.00	0.00
STATE OF MARYLAND	Uns	2,640.00	2,639.42	2,639.42	0.00	0.00
NATIONSTAR MORTGAGE	Sec	182,805.99	191,247.78	18,236.21	0.00	0.00
NATIONSTAR MORTGAGE	Sec	0.00	191,247.78	7,286.58	0.00	0.00
ALTAIR OH XIII, LLC	Uns	10,039.11	NA	NA	0.00	0.00
AT&T MOBILITY	Uns	469.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITI	Uns	10,039.00	NA	NA	0.00	0.00
COLLECTO US ASSET	Uns	348.53	NA	NA	0.00	0.00
DISTRICT OF COLUMBIA	Uns	55.00	NA	NA	0.00	0.00
DOUGLAS STAUFFER	Uns	7,500.00	NA	NA	0.00	0.00
HD SUPPLY	Uns	150.00	NA	NA	0.00	0.00
MEMBERS 1ST FCU	Uns	17,417.00	NA	NA	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	800.00	NA	NA	0.00	0.00
QUILL	Uns	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 25,522.79	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 16.77	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,141.30	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 26,680.86	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 21,862.26	\$ 17,752.80	\$ 0.00
TOTAL PRIORITY:	\$ 21,862.26	\$ 17,752.80	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 30,948.13	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,134.14	
Disbursements to Creditors	\$ 17,752.80	
TOTAL DISBURSEMENTS:		\$ 25,886.94

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/16/2021

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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